

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

| | | |
|----------------------|---|-------------------|
| In re: | § | |
| | § | |
| AYERS, SHARON ELAINE | § | Case No. 09-63245 |
| | § | |
| Debtor(s) | § | |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/ANNE PIERO SILAGY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 09-63245 RK Judge: RUSS KENDIG
Case Name: AYERS, SHARON ELAINE

Trustee Name: ANNE PIERO SILAGY
Date Filed (f) or Converted (c): 08/07/09 (f)
341(a) Meeting Date: 10/06/09
Claims Bar Date: 01/27/10

For Period Ending: 12/06/12

| 1 | 2 | 3 | 4 | 5 | 6 |
|---|------------------------------------|---|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) Abandon | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 1193 12TH STREET NW NEW PHILADELPHIA, OHIO 44663 P | 43,360.00 | 20,000.00 | | 10,000.00 | FA |
| 2. CHECKING ACCOUNT: CHASE BANK | 327.00 | 0.00 | | 0.00 | FA |
| 3. HOUSEHOLD GOODS AND FURNISHINGS, DEBTORS POSSESSIO | 1,500.00 | 0.00 | | 0.00 | FA |
| 4. CLOTHING, DEBTORS POSSESSION | 200.00 | 0.00 | | 0.00 | FA |
| 5. JEWELRY, DEBTORS POSSESSION | 50.00 | 0.00 | | 0.00 | FA |
| 6. PROPERTY SETTLEMENTS FROM X-HUSBAND 1/2 ANY PROFIT | 0.00 | 0.00 | | 0.00 | FA |
| 7. 2008 CHEVROLET COBALT, DEBTORS POSSESSION 10,000 M | 10,125.00 | 0.00 | | 0.00 | FA |

| | | | | |
|-----------------------------------|-------------|-------------|-------------|-----------------------------------|
| | | | | Gross Value of Remaining Assets |
| TOTALS (Excluding Unknown Values) | \$55,562.00 | \$20,000.00 | \$10,000.00 | \$0.00 |
| | | | | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

PROPERTY SUBJECT TO DOMESTIC RELATIONS COURT ORDER REQUIRING SALE IN 2013. SALE TO EXSPOUSE APPROVED FEB 8, 2012

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 12/31/12

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 09-63245 -RK
Case Name: AYERS, SHARON ELAINE

Trustee Name: ANNE PIERO SILAGY
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0680 Checking Account (Non-Interest Earn

Taxpayer ID No: *****8856
For Period Ending: 12/06/12

Blanket Bond (per case limit): \$ 740,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|--|---|---------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Trans. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 10/16/12 | 1 | CHARLES AYERS | BALANCE FORWARD | 1110-000 | 10,000.00 | | 0.00 |
| 11/14/12 | 001001 | Sharon Ayers c/o Thrush & Rohr 4410 22nd Street NW Canton, OHio 44708 | PROPERTY SETTLEMENT DEBTOR'S EXEMPTION | 8100-000 | | 1,075.00 | 10,000.00 8,925.00 |
| 11/15/12 | | BANK OF KANSAS CITY | BANK SERVICE FEE | 2600-000 | | 5.53 | 8,919.47 |

| | | | | |
|-------------------|---------------------|--------------|-------------------|-------------|
| Account *****0680 | Balance Forward | 0.00 | | |
| | 1 Deposits | 10,000.00 | 1 Checks | 1,075.00 |
| | 0 Interest Postings | 0.00 | 1 Adjustments Out | 5.53 |
| | | | 0 Transfers Out | 0.00 |
| | Subtotal | \$ 10,000.00 | | |
| | | | Total | \$ 1,080.53 |
| | 0 Adjustments In | 0.00 | | |
| | 0 Transfers In | 0.00 | | |
| | Total | \$ 10,000.00 | | |

FORM 2**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2

Exhibit B

Case No: 09-63245 -RK
Case Name: AYERS, SHARON ELAINE

Trustee Name: ANNE PIERO SILAGY
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0680 Checking Account (Non-Interest Earn

Taxpayer ID No: *****8856
For Period Ending: 12/06/12

Blanket Bond (per case limit): \$ 740,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|-------------------------|----------------------------|---------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Trans. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |

/s/ ANNE PIERO SILAGY

Trustee's Signature: _____ Date: _____

ANNE PIERO SILAGY

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 06, 2012

Case Number: 09-63245 Claim Number Sequence
Debtor Name: AYERS, SHARON ELAINE
Claims Bar Date: 01/27/10

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|---------------------|---|--|----------------|----------------|--------------|---------------|
| 025 TAF | ROETZEL & ANDRESS 222 SOUTH MAIN STREET AKRON, OH 44308 | Administrative | | \$526.00 | \$0.00 | \$526.00 |
| 000001 070 UC | Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145 | Unsecured | Filed 11/16/09 | \$4,305.86 | \$0.00 | \$4,305.86 |
| 000002 070 UC | Rue Education 150 McMullen Booth Road South Clearwater, FL 33759 | Unsecured | Filed 11/16/09 | \$1,266.00 | \$0.00 | \$1,266.00 |
| 000003 070 UC | CitiFinancial Inc P.O. Box 140489 Irving, TX 75014-0489 | Unsecured | Filed 12/03/09 | \$7,858.48 | \$0.00 | \$7,858.48 |
| 000004 070 UC | Great Lakes Educational Loan Service Claims Filing Unit Po Box 8973 Madison, WI 53708-8973 | Unsecured (4-1) student loans | Filed 12/08/09 | \$2,818.98 | \$0.00 | \$2,818.98 |
| 000005 070 UC | Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374 | Unsecured | Filed 12/08/09 | \$146.94 | \$0.00 | \$146.94 |
| 000006 070 UC | GMAC P.O. BOX 130424 Roseville, MN 55113 | Unsecured (6-1) Unsecured Claim (6-1) N08 CHEVCOBALT VIN 1G1AL58F587260133 | Filed 12/19/09 | \$13,042.55 | \$0.00 | \$13,042.55 |
| 000007 070 UC | Recovery Management Systems Corporation For GE Money Bank dba JCPENNEY CREDIT SERVICES 25 SE 2nd Ave Ste 1120 Miami FL 33131 | Unsecured | Filed 01/05/10 | \$67.49 | \$0.00 | \$67.49 |
| 000008 070 UC | Verizon 404 Brock Dr Bloomington, IL 61701 | Unsecured (8-1) 0911 | Filed 01/19/10 | \$91.33 | \$0.00 | \$91.33 |
| 000009 070 UC | Verizon Wireless PO Box 3397 Bloomington, IL 61702 | Unsecured (9-1) 4246 claim withdrawn | Filed 01/19/10 | \$167.16 | \$0.00 | \$167.16 |
| 000010 070 UC | Capital One NA c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite 200 Tucson, AZ 85712 | Unsecured transferred | Filed 01/21/10 | \$218.39 | \$0.00 | \$218.39 |
| 000011 072 UL | Thrush & Rohr 4410 22nd Street NW Canton, OH 44708 | Unsecured | Filed 03/22/12 | \$200.00 | \$0.00 | \$200.00 |

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: December 06, 2012

Case Number: 09-63245 Claim Number Sequence
Debtor Name: AYERS, SHARON ELAINE

| Code # | Creditor Name & Address | Claim Class | Notes | Amount Allowed | Paid to Date | Claim Balance |
|-----------------------|-------------------------|-------------|-------|----------------|--------------|---------------|
| Subtotal For Claim UL | | | | \$30,709.18 | \$0.00 | \$30,709.18 |
| Case Totals: | | | | \$30,709.18 | \$0.00 | \$30,709.18 |

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-63245

Case Name: AYERS, SHARON ELAINE

Trustee Name: ANNE PIERO SILAGY

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee Fees: ANNE PIERO SILAGY | \$ | \$ | \$ |
| Trustee Expenses: ANNE PIERO SILAGY | \$ | \$ | \$ |
| Attorney for Trustee Fees: ROETZEL & ANDRESS | \$ | \$ | \$ |

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-------------------------|--------------------------|------------------|
| 000001 | Chase Bank USA, N.A. | \$ _____ | \$ _____ | \$ _____ |
| 000002 | Rue Education | \$ _____ | \$ _____ | \$ _____ |
| 000003 | CitiFinancial Inc | \$ _____ | \$ _____ | \$ _____ |
| 000004 | Great Lakes Educational Loan Service | \$ _____ | \$ _____ | \$ _____ |
| 000005 | Chase Bank USA, N.A. | \$ _____ | \$ _____ | \$ _____ |
| 000006 | GMAC | \$ _____ | \$ _____ | \$ _____ |
| 000007 | Recovery Management Systems Corporation | \$ _____ | \$ _____ | \$ _____ |
| 000008 | Verizon | \$ _____ | \$ _____ | \$ _____ |
| 000010 | Capital One NA | \$ _____ | \$ _____ | \$ _____ |

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---------------|-------------------------|--------------------------|------------------|
| 000011 | Thrush & Rohr | \$ | \$ | \$ |

Total to be paid to tardy general unsecured creditors \$ _____

Remaining Balance \$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE